



Order Filed on April 12, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

MILSTEAD & ASSOCIATES, LLC

By: Andrew M. Lubin

Atty. ID: AL0814

1 E. Stow Road

Marlton, NJ 08053

(856) 482-1400

File No. 217025-4

Attorneys for Secured Creditor: Wells Fargo Bank,
N.A.

In Re:

Kim N. Roberts

Case No.: 17-31749-CMG
Chapter 13

Hearing Date: June 6, 2018
Time: 10:00 a.m.

Judge: Christine M. Gravelle

**ORDER RESOLVING
OBJECTION TO CONFIRMATION**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED.

DATED: April 12, 2018



Honorable Christine M. Gravelle
United States Bankruptcy Judge

THIS MATTER having been brought before the Court by, Avram D. White, Esquire, attorney for Debtor, Kim N. Roberts, upon the filing of a Chapter 13 Plan, and Wells Fargo Bank, N.A. by and through its attorneys, Milstead & Associates, LLC having filed an Objection to the Confirmation of the Chapter 13 Plan and the parties having subsequently resolved their differences; and for good cause shown:

1. Wells Fargo Bank, N.A. has filed a valid, secured Proof of Claim in the amount of **\$249,963.51** (Claim no. 3-1) in regards to the property located at 32 Saxony Circle, Manchester Township, NJ 08759, mortgage account ending with “9787”.
2. The Trustee is authorized to pay \$3,500.00 on the secured arrearage claim of Wells Fargo Bank, N.A. for the purpose of allowing the Debtor to apply and potentially complete a loan modification.
3. Debtor shall file a motion for approval to participate in the Court’s Loss Mitigation Program on or before April 9, 2018. The loan modification must be approved by the date to be set by the Court in the Loss Mitigation Order or any extension thereof.
4. If the Debtor shall fail to file a motion for approval to participate in the Court’s Loss Mitigation Program on or before April 9, 2018, then the Debtor shall either file a modified plan to cure the arrearage claim, or file a modified plan to surrender the subject property, or file a notice to convert to Chapter 7, or file a notice to dismiss case, within twenty days of April 9, 2018.
5. If the Debtor, having been admitted to the Court’s Loss Mitigation Program, shall fail to qualify for a loan modification, or should the loss mitigation be terminated on application of Wells Fargo Bank, N.A., or should the loss mitigation not be extended within ten days of any termination date, then the Debtor shall either file a modified plan

to cure the arrearage claim, or file a modified plan the surrender the subject property, or file a notice to convert to Chapter 7, or file a notice to dismiss case, within twenty days of any of listed events.

6. The Debtor shall continue making regular post-petition payments to Wells Fargo Bank, N.A. outside the Chapter 13 Plan.
7. This Order shall be incorporated in and become a part of any Order Confirming Plan in the herein matter.

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Kim N Roberts
Debtor

Case No. 17-31749-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Apr 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 15, 2018.

db +Kim N Roberts, 32 Saxony Circle, Manchester, NJ 08759-6193

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 15, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 13, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Avram D White on behalf of Debtor Kim N Roberts clistbk3@gmail.com,
adwlawofficel@gmail.com;crismateo02@gmail.com;lawworkmorris31@gmail.com
Brian C. Nicholas on behalf of Creditor Toyota Motor Credit Corporation
bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Charles G. Wohlrab on behalf of Creditor Wells Fargo Bank, NA cwohrlab@logs.com,
njbankruptcynotifications@logs.com
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jill Manzo on behalf of Creditor SETERUS, INC., as authorized subservicer for FEDERAL
NATIONAL MORTGAGE ASSOCIATION bankruptcy@feinsuch.com
R. A. Lebron on behalf of Creditor SETERUS, INC., as authorized subservicer for FEDERAL
NATIONAL MORTGAGE ASSOCIATION bankruptcy@feinsuch.com
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation
rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9